

Information to identify the case:

Debtor 1	Joseph J. Lettiero	Social Security number or ITIN	xxx-xx-8464
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Donna M. Lettiero	Social Security number or ITIN	xxx-xx-1805
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23094-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph J. Lettiero

Donna M. Lettiero

12/17/19
By the court: Gregory L. Taddonio
 United States Bankruptcy Judge
Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph J. Lettiero
Donna M. Lettiero
DebtorsCase No. 14-23094-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 3
Total Noticed: 56

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db/jdb
cr +Joseph J. Lettiero, Donna M. Lettiero, 1074 Happy Hollow Road, Elizabeth, PA 15037-2106
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224

13913020 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, Inc. on behalf of USAF,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)

13898591 +ATT, P.O. Box 183068, Columbus, OH 43218-3068

13898588 +Allegheny Health Network, PO Box 644650, Pittsburgh, PA 15264-4650

13898589 +Ally Financial, c/o Constar Financial Services, LLC, 3561 W Bell Road,
Phoenix, AZ 85053-2965

13898594 +Bridgeway Capital, Inc., 707 Grant Street, Suite 1920, Pittsburgh, PA 15219-1945

13952475 #CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971

13898599 CitiMortgage, P. O. Box 6243, Sioux Falls, SD 57117-6243

13898604 Emergency Physician of Pittsburgh, PO Box 347277, Pittsburgh, PA 15251-4277

14201965 Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,
Hartford, CT 06143-1047

13898605 First Bank Visa NRA, PO Box 2557, Omaha, NE 68103-2557

13898609 Home Depot/CBNA, PO Box 18276, Columbus, OH 43218-2676

15051704 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096

13910573 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
Omaha Ne 68197)

13898617 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314

13898618 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2019 03:23:55 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Dec 18 2019 03:23:30
GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708

cr +EDI: PRA.COM Dec 18 2019 08:03:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067

cr EDI: RECOVERYCORP.COM Dec 18 2019 08:03:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13902406 +EDI: CINGMIDLAND.COM Dec 18 2019 08:03:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

13898590 EDI: GMACFS.COM Dec 18 2019 08:03:00 Ally Financial, P O Box 130424,
Roseville, MN 55113-0004

13901126 EDI: GMACFS.COM Dec 18 2019 08:03:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004

13898592 EDI: TSYS2.COM Dec 18 2019 08:03:00 Barclay Juniper, PO Box 13337,
Philadelphia, PA 19101-3337

13953978 +E-mail/Text: bncmail@w-legal.com Dec 18 2019 03:24:21 CERASTES, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13898595 EDI: CAPITALONE.COM Dec 18 2019 08:04:00 Cabela Club Visa, Worlds Formost Bank,
PO Box 82519, Lincoln, NE 68501-2519

13898597 +EDI: CAPITALONE.COM Dec 18 2019 08:04:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

13898596 EDI: CAPITALONE.COM Dec 18 2019 08:04:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083

13898598 EDI: CITICORP.COM Dec 18 2019 08:04:00 Citi Card, Processing Center,
Des Moines, IA 50363-0005

13898600 EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity Bank Gander MT, PO Box 182782,
Columbus, OH 43218-2782

13898601 EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity DressBarn, PO Box 659704,
San Antonio, TX 78265-9704

13902205 EDI: DISCOVER.COM Dec 18 2019 08:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

13898602 EDI: DISCOVER.COM Dec 18 2019 08:03:00 Discover Financial Service, PO Box 71084,
Charlotte, NC 28272-1084

13942988 EDI: ECAST.COM Dec 18 2019 08:03:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262

13898606 E-mail/Text: fnb.bk@fnfg.com Dec 18 2019 03:24:28 First Niagara, PO Box 28,
Buffalo, NY 14240-0028

13905804 E-mail/Text: fnb.bk@fnfg.com Dec 18 2019 03:24:28 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514

14918278 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Dec 18 2019 03:23:30
GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961

13959721 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2019 03:23:40 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785

13898608 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2019 03:23:40 Greentree, PO Box 94710,
Palatine, IL 60094

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Dec 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13898607 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2019 03:23:40 Greentree, PO Box 6172,
Rapid City, SD 57709-6172
13898610 +EDI: IIC9.COM Dec 18 2019 08:03:00 IC System, P.O. Box 64378, Saint Paul, MN 55164-0378
13898611 EDI: RMSC.COM Dec 18 2019 08:04:00 Lowes/GECRB, P.O. Box 530914, Atlanta, GA 30353-0914
13917535 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 18 2019 03:21:38 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13898612 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 18 2019 03:20:54 Merrick Bank Visa,
PO Box 30537, Tampa, FL 33630-3537
13898613 +EDI: RMSC.COM Dec 18 2019 08:04:00 Old Navy Visa/GECRB, PO Box 960017,
Orlando, FL 32896-0017
14177624 EDI: PRA.COM Dec 18 2019 08:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
13944501 EDI: PRA.COM Dec 18 2019 08:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13906059 EDI: Q3G.COM Dec 18 2019 08:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13900856 EDI: RECOVERYCORP.COM Dec 18 2019 08:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13898614 +EDI: NAVIENTFKASMSERV.COM Dec 18 2019 08:03:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
13898615 EDI: SEARS.COM Dec 18 2019 08:03:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
13898616 EDI: SWCR.COM Dec 18 2019 08:04:00 Southwest Credit,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
13898619 +E-mail/Text: BankruptcyNotice@upmc.edu Dec 18 2019 03:24:34 UPMC Presbyterian,
200 Lothrop Street, Pittsburgh, PA 15213-2536
14851294 +E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org Dec 18 2019 03:23:30
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13945480 EDI: CAPITALONE.COM Dec 18 2019 08:04:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bridgeway Capital, Inc.
cr CitiMortgage Inc.
cr DITECH FINANCIAL LLC
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
13918754* Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13898603* Discover Financial Service, PO Box 71084, Charlotte, NC 28272-1084
13898593 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 4, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Dec 17, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Christopher M. Frye on behalf of Joint Debtor Donna M. Lettiero chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-steinberg.com

Christopher M. Frye on behalf of Debtor Joseph J. Lettiero chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com; todd@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; cgo@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-steinberg.com

J. Michael McCague on behalf of Creditor Bridgeway Capital, Inc. jmm@gmwpclaw.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com

Matthew Christian Waldt on behalf of Creditor Federal National Mortgage Association mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Nicole Bernadette Labletta on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper Nlabletta@pincuslaw.com, brausch@pincuslaw.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9